



The Commonwealth of Massachusetts
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Massachusetts Bulletin for People with Medicare

Medicare beneficiaries of all ages have choices for getting health and prescription drug coverage. Major health insurance choices include:

- Original Medicare(Parts A and B)
- Original Medicare +Medicare Supplement Insurance(Medigap)
- Medicare Advantage Plans (Medicare Part C)
- Medicare Prescription Drug Coverage (Medicare Part D)
- Prescription Advantage (the state prescription drug assistance program)
- Employer or Union Health Coverage (including retiree health plans)
- MassHealth (Medicaid) (for people with limited income and resources)
- Senior Care Options (SCO) (an option for people with MassHealth)
- PACE (Program of All-inclusive Care for the Elderly)
- Veterans Health Benefits
- Military Benefits(TRICARE)

This Bulletin provides basic information about some of the programs listed above and programs that help people with limited income and resources pay for their health care costs.

If you have employer, union, retiree or other group health coverage, contact the benefits administrator of your health plan for information about coverage and other questions.

If you are a veteran, contact your local veterans agent for information about veterans health care services and TRICARE.

Medicare

Medicare is health insurance that helps pay many health care services and supplies to people:

- age 65 or older,
- under age 65 with certain disabilities, and
- any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)

Medicare has four parts:

- **Medicare Part A (Hospital)** helps cover inpatient care in hospitals, skilled nursing facilities, hospice care, home health care and other services.
- **Medicare Part B (Medical)** helps cover out-patient medically-necessary services like doctor's services, outpatient care, some preventive services, x-rays, tests, physical, occupational and speech therapy, ambulance service, medical supplies and equipment .
- **Medicare Part C (Medicare Advantage Plans)** are sold by private insurers. Medicare Advantage Plans cover Part A and Part B and other services. Some plans include Medicare prescription drug coverage (Part D). See details below.
- **Medicare Part D (Medicare Prescription Drug Coverage)** helps pay for outpatient prescription drugs.

Medicare Options

There are two ways to get Medicare health coverage:

1. **Original Medicare** covers **Part A** and **Part B** services. You can go to any doctor, hospital or other provider that accepts Medicare. Original Medicare is managed directly by Medicare.

People who choose Original Medicare may purchase Medicare Supplement Insurance (Medigap) to cover out-of-pocket costs (gaps) in Original Medicare.

If you want prescription drug coverage, you must choose and join a Medicare Prescription Drug Plan

2. **Medicare Advantage Plans (Part C)**

Medicare Advantage Plans include both Part A and Part B and may cover extra services not covered by Medicare such as vision, hearing, dental, health and wellness programs.

You must have Medicare Part A and Part B and pay the Part B premium. In addition, You usually pay the plan monthly premium, copayments, coinsurance and deductibles. Costs, extra benefits and rules vary by plan.

There are five different types of Medicare Advantage Plans(MAP):

- Preferred Provider Organization (PPO) Plan
- Medicare Health Maintenance Organization (HMO) Plan
- Private Fee-For-Service (PFFS) Plan
- Medical Savings Account (MSA) Plan
- Special Needs Plan (SNP)

Medicare Advantage insurance is not Medicare Supplement Insurance (Medigap). You do not need to buy (or can't buy) a Medigap policy to cover Medicare Advantage Plan out-of-pocket costs.

Medicare Prescription Drug Coverage (Medicare Part D)

Medicare offers prescription drug coverage (Part D) to help pay for prescription drug costs for people with Medicare.

Medicare prescription drug plans are sold by private companies approved by Medicare.

Most Medicare Advantage Plans offer prescription drug coverage (Part D) usually for an extra cost.

People with Medicare who do not join a Medicare prescription drug plan when first eligible, may have to pay a late enrollment penalty (higher premiums).

People with limited income and resources, may be eligible for extra help to pay for Medicare drug plan costs.

Medicare Advantage Plans (Part C) and prescription drug plans (Part D) benefits, formularies, premiums, copayments, coinsurance and rules etc. vary from company to company and from plan to plan.

Medicare enrollees should examine, compare and choose the plan that best works with their health care needs.

For detailed information or help choosing a Medicare health plan or prescription drug coverage contact your regional **SHINE** office at **1-800-AGE-INFO(1-800-243-4636)** press 2 (TTY **1-800-872-1066**) or call **1-800-Medicare (1-800-633-4227)** or visit **www.medicare.gov**

Medicare Supplement Insurance (“Medigap”)

A Medigap policy is a health insurance policy sold by private insurance companies to individuals enrolled in the Original Medicare Plan to cover the “gaps” in the Original Medicare Plan. Some Medigap policies also cover benefits that the Original Medicare Plan does not cover. Two standard Medigap policies are offered to Massachusetts residents:

- Medicare Supplement Core
- Medicare Supplement 1

In compliance with Federal regulations, Medicare Supplement 2 which includes prescription drug coverage cannot be sold after December 31, 2005; however, existing members can remain enrolled in Supplement 2 and continue their prescription coverage.

Medicare Supplement Insurance is regulated by federal and state laws

- The Medigap policy must clearly define it as “Medicare Supplement Insurance”. Coverage and text is standard for all insurers.
- Medigap policies are guaranteed renewable and cannot be cancelled unless the beneficiary stops paying the premium or provides false information on the application.
- Medigap insurers cannot refuse to sell a policy, exclude or limit coverage, or require a waiting period before coverage starts due to existing health problems.
- Medigap insurers must offer the same premium (a “community rate”) to all policyholders and cannot charge a different premium based on age or health.

The Massachusetts Division of Insurance monitors insurance companies authorized to sell insurance in Massachusetts. For information and counseling about Medigap, contact your regional **SHINE** office at **1-800-AGE-INFO-(1-800-243-4636)** (TTY: **1-800-872-0166**). For general information visit www.state.ma.us/doi or call the Massachusetts Division of Insurance at 617-521-7794 (Boston), 413-7785-5526 (Springfield) (TTY: 617-521-7490).

Prescription Advantage (State Pharmacy Assistance Program-SPAP)

Prescription Advantage is a State Pharmacy Assistance Program for seniors and people with disabilities. Prescription Advantage is administered by the Commonwealth of Massachusetts Executive Office of Elder Affairs.

Prescription Advantage is available to Massachusetts residents who are not receiving prescription drug coverage from MassHealth/Medicaid and who are:

- Age 65 or older; and enrolled in a Medicare prescription drug plan (Medicare Part D) or other creditable coverage and must not have a gross household income exceeding 500% of the Federal Poverty Level(FPL).
- Under age 65, have a qualified disability, work no more than 40 hours per month, and meet Prescription Advantage income requirements.

Prescription Advantage benefits:

For people eligible for Medicare...

Prescription Advantage provides supplemental coverage to Medicare prescription drug insurance (Part D). Based on household income, Prescription Advantage may help pay for the Medicare Part D monthly premium, deductible, copayments and provide coverage through the gap. Prescription Advantage also provides an out-of-pocket spending limit.

People not eligible for Medicare...

Prescription Advantage may offer you prescription drug coverage. This coverage has no premium. You will pay a co-payment and quarterly deductible for your prescriptions drugs and you will have an out-of pocket spending limit.

Medicare beneficiaries of all ages who meet the eligibility requirements for Prescription Advantage may join at any time during the year.

For detailed information about Prescription Advantage enrollment and eligibility call **Prescription Advantage Customer Service 1-800-AGE-INFO (1-800-243-4636) press 2 (TTY: 1-800-610-0241)** or visit ww800ageinfo.com

Help for People with Limited Income and Resources

MassHealth (Medicaid)

MassHealth manages health insurance programs for elders, children, low income parents and adults with disabilities. MassHealth pays for all or part of health care costs for seniors and persons of any age needing long-term-care. Several of the programs are outlined below. MassHealth is a joint Federal and state program and is administered by the Massachusetts Executive Office of Health and Human Services.

MassHealth Standard pays for a wide range of health-care benefits and is the only coverage that pays for long-term care services. You may enroll in Standard MassHealth if you are:

- single and your income is not greater than 100%* of the Federal Poverty Level (FPL) and your assets do not exceed \$2,000
- married and your combined marital income is not greater than 100%* of the FPL and your combined assets do not exceed \$3,000.

MassHealth Standard for people aged 65 or older who need personal care attendant (PCA) services

You may enroll into Standard MassHealth if you are 65 or older and need PCA services if you are:

- single and your income is not greater than 133%* of the FPL and your assets do not exceed \$2,000.
- married and your combined marital income is not greater than 133%* of the FPL and your combined assets do not exceed \$3,000.

PACE (Program for All-Inclusive Care for the Elderly)

PACE combines medical, social, and long-term care services and prescription drug coverage for frail elderly and disabled people. Services are provided by PACE-authorized health centers. This program allows people who need nursing home-level care to remain in the community.

The PACE program health-care program sponsored by the Centers for Medicare and Medicaid Services and the Commonwealth of Massachusetts Division of Medical Assistance.

Medicaid Waiver Program

The Medicaid Waiver Program or Frail Elder Waiver Program is available through the Massachusetts Home Care Program.

For more information about eligibility and to find out if you live in a designated service area call the **MassHealth Enrollment Center at 800-408-1253 (TTY: 1-800-231-5698)**

SCO (Senior Care Options)

MassHealth Senior Care Options (SCO) is a coordinated health plan that combines Medicare and Medicaid health care services with social support services to help elders maintain their health and live in the community as long as possible. SCO is also available to elders residing in long-term care facilities.

SCO covers all of the services covered by MassHealth. Medicare services are also covered for people with Medicare.

For more information call **MassHealth Senior Care Options (SCO) at 1-888-885-0484 (TTY: 1-888-821-5225)** or visit www.state.ma.us/masshealth

“Extra Help” to pay for Prescription Drug Coverage (Part D)

“Extra Help”(also called low-income subsidy) is available from Medicare to help pay prescription drug costs if the person’s yearly income and resources are below certain limits (adjusted annually) and the person is enrolled in a Medicare prescription drug plan.

“Extra Help” includes:

- Help paying the Medicare drug plan monthly premium
- Help paying the yearly deductible
- Help paying coinsurance and copayments for prescription drugs that are on the person’s plan formulary
- Exclusion from the “no coverage gap”

For more information and qualifications for “Extra Help” call Social Security at 1-800-772-1213 or visit www.socialsecurity.gov or contact your regional **SHINE** office at **1-800-AGE-INFO (1-800-243-4636)** press 3

MassHealth Buy-In Programs

MassHealth Buy-in Programs (also called Medicare Savings Programs) are federal programs that help pay for Medicare premiums, deductibles and copayments for Medicare beneficiaries with limited income and resources.

For more information call at **MassHealth 1-800-841-2900**

Directory

Massachusetts Elder Service Connections

**To directly connect with elder services in your area call
1-800-AGE-INFO(1-800-243-4636)**

press or say:

- to connect to your local elder service agency or caregiver program **1**
- to connect to Prescription Advantage-state prescription drug program **2**
- to connect to your regional SHINE Program **3**
- to report elder abuse, neglect or financial exploitation **4**
- for all other matters **5**

MassHealth

Customer Service 1-800-841-2900

www.mass.gov/masshealth

TTY: 800-497-4648

MassHealth provides a wide range of health care services that pay for all or part of the health care cost for elders with limited income and resources. Contact MassHealth for information about their health care programs including MassHealth Standard and Medicare Savings Programs.

MassHealth Senior Care Options (SCO)

1-888-885-0484

www.mass.gov/masshealth

TTY: 1-888-821-5225

A health plan that combines Medicare and Medicaid services with social support services that helps seniors maintain their health and continue to live in their own homes.

Massachusetts Division of Insurance

Boston 617-521-7794

www.state.ma.us/doi

Springfield 413-785-5526

TTY: 617-521-7490

DOI regulates insurance companies authorized to sell insurance in Massachusetts, reviews insurance contracts, forms and rates to ensure compliance with Massachusetts regulations, and investigates consumer complaints against insurance companies, brokers, agents and other licensees.

Protective Services

Elder Abuse Hotline 1-800-922-2275

Protective Services provide services to eliminate or alleviate abuse of elders. Community agencies and case workers coordinate and provide a variety of health, mental health, legal and social services. To report elder abuse, call the Elder Abuse Hotline 24-hours a day, 7 days a week.

Office of the Massachusetts Attorney General**Hotline 1-888-830-6277**www.ago.state.ma.us

The Attorney General's Hotline staff answers questions and assists with consumer complaints for all types of insurance. The Attorney General's Office mediates problems and provides educational materials.

MassPRO (Heath Quality Improvement Organization)**Helpline 1-800-252-5533**www.masspro.org

MassPRO contracts with Medicare as a Quality Improvement Organization (QIO) that oversees and improves the care given to Medicare patients. MassPro processes appeals for Medicare patients and reviews Medicare beneficiary medical quality of care complaints.

Massachusetts Medicare Advocacy Project (MAP)**1-800-323-3205**

MAP provides Medicare beneficiaries free legal advice and legal representation for appealing medical decisions made by Medicare providers in both fee-for-service Medicare and Medicare HMOs and for other insurance programs.

Medicare Helpline (24 hours a day, 7 days a week)**1-800-MEDICARE**www.medicare.gov**(1-800-633-4227)**

For help with questions about Medicare and to order Medicare publications

MassMedLine**1-866-633-1617**www.massmedline.com

MassMedLine provides prescription medication information and help to Massachusetts residents applying for prescription drug assistance programs. MassMedLine is staffed by pharmacy professionals. MassMedLine is service of the Massachusetts College of Pharmacy and Sciences and the Massachusetts Executive Office of Elder Affairs.

Social Security Administration**1-800-772-1213**www.socialsecurity.gov

Contact Social Security to enroll in Social Security, SSI, SSDI and Medicare, or to report a change in address or income, or to replace a lost Medicare card.

SHINE Health Insurance Counseling Program**1-800-AGE -INFO press 3**www.mass.gov**(1-800-243-4636)**

SHINE provides free health insurance information, counseling, and assistance and Massachusetts residents with Medicare and their caregivers.

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